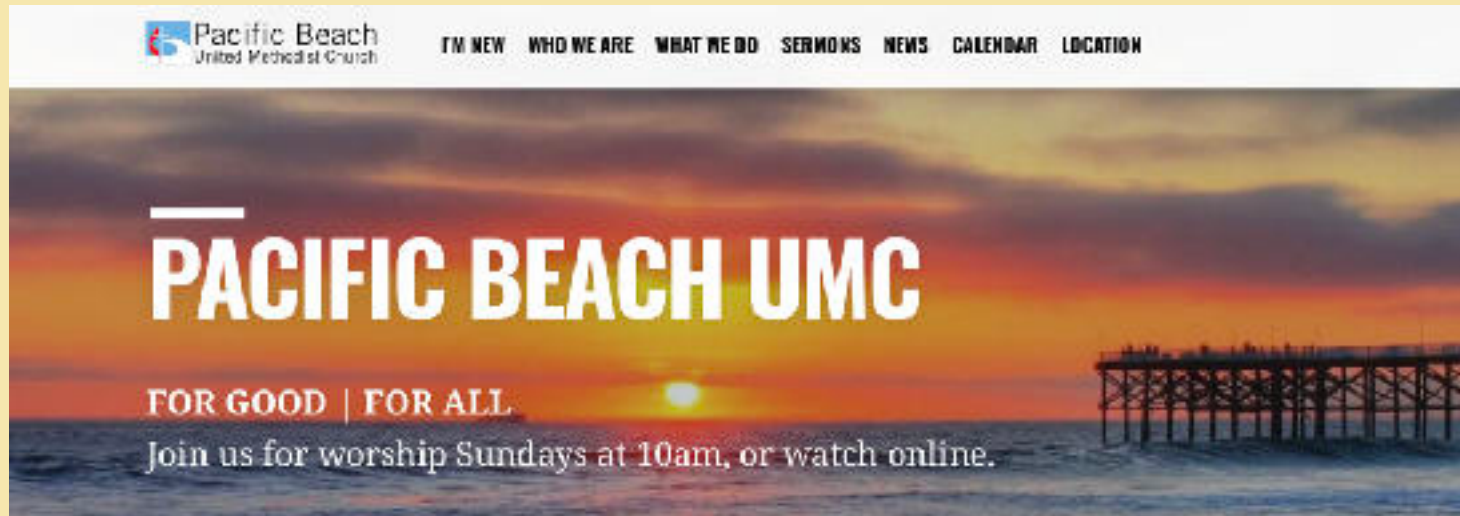


Fighting fraud never gets old.



Presented by:

PAUL GREENWOOD

Somewhat “retired”



**Deputy District Attorney,
San Diego County, California**



Lessons learned on my 22 year journey of prosecuting serious elder fraud cases

It takes a community:
Keeping our elders safe

25 years as a
prosecutor
1993- 2018





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Elder abuse thrives on silence. The time has come to bring this tragic secret out in the open.

Many law enforcement officers do not know the code section for this crime in California.
PC 368 refers to two types of victim:

Dependent adult: 18-64 with physical or mental limitations that restrict his/her ability to carry out ADL or to protect their rights...

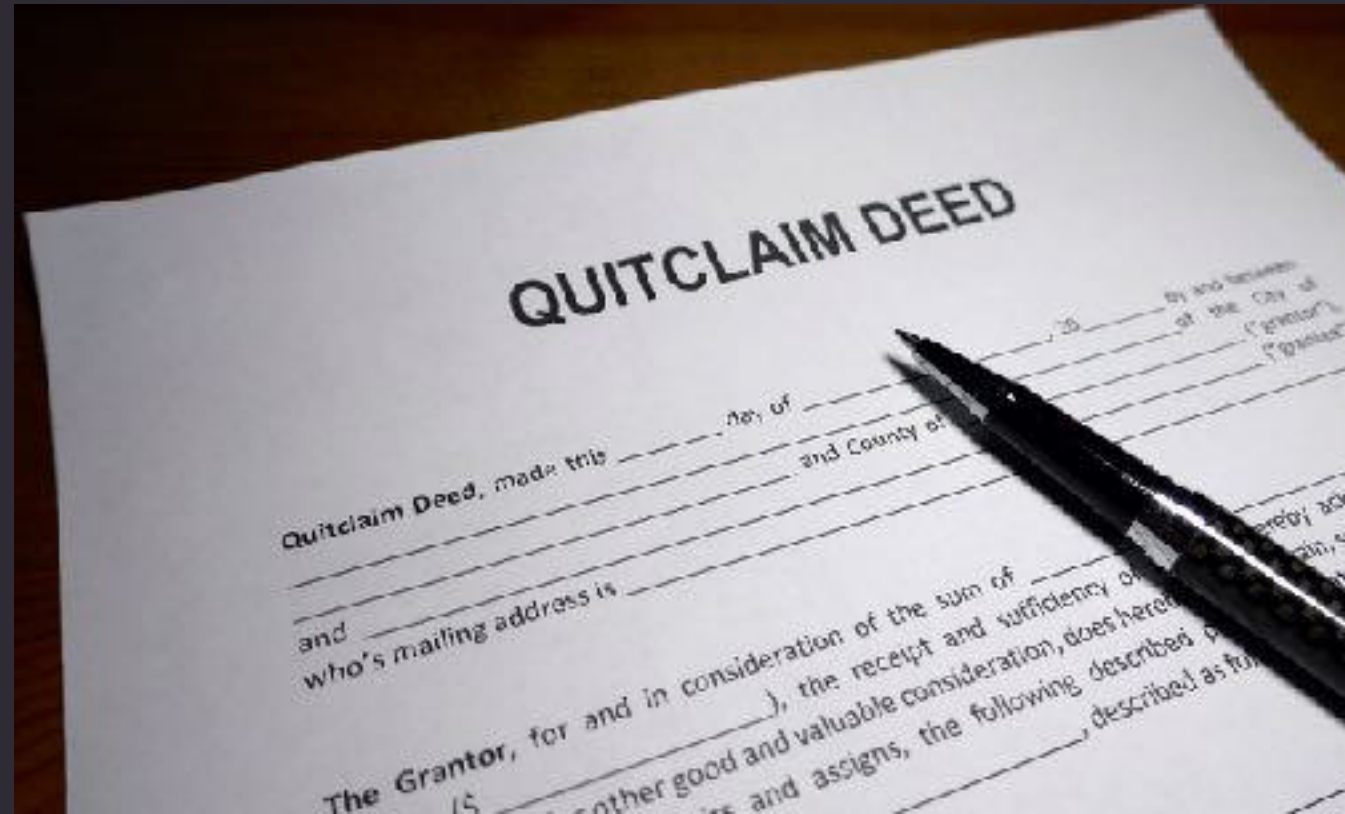
Elder: any one 65+

But suspect must know or reasonably should know that his/her victim is either a dependent adult or an elder

**Why so
much silence
especially among
victims?**

6 reasons for failure to self report

Impairment



Isolation



**Shame or
embarrassment
AND Loyalty to
abuser**



Woman says mom's death an accident



SAN DIEGO — A Serra Mesa woman accused of killing her mother in 2013 and then dumping the body in a remote area east of Barona Resort and Casino testified last week that the 79-year-old woman's death was accidental.

Fear of losing independence



Reliance on abuser



Fear of retaliation



Q: Why are so many older Americans victims of fraud? *A:*

ChatGPT says...

- Wealth accumulation
- Social isolation
- Cognitive decline
- Trusting nature
- Lack of tech savviness
- Embarrassment
- Targeted scams around aging

Facts: *Elder Fraud is...*

- A Crime
- Going unpunished
- Predictable
- Affecting both urban & rural areas
- Where child abuse & DV were 40 years ago
- Escalating

Demographics.....

Many of us are living
longer....

The need to recognize red flags...

Red flags:

- Isolation
- “New friend” or emergence of a relative
- Change in behavior or appearance
- Missed bill payments

**The need to
educate ourselves
about how older adults
are being exploited**

The economic impact on victims can be devastating.

Scammers Stole Their Savings, and Then the Tax Bill Arrived



The victims pulled money out of their retirement accounts. The withdrawals had inflated their taxable income, even though the funds quickly disappeared.

I originally received a call from “Amazon Fraud Investigation Unit” on 6/18/24 asking me if I had purchased a MacBook Pro along with some accessories and shipped them to a New York address. They

You Tube -

Mary Ellen Strange

The economic impact on victims can be devastating.

- Loss of a home or the need to return to work**
- The emotional impact**
 - Depression**
 - Becoming withdrawn**
 - Losing trust in everyone**
 - Shame**
 - Suicidal ideations**

Impact on physical health

Scammers exploit trust

Chase Bank Employee Sentenced for Stealing \$300K from Elder Clients

"She focused and targeted the victims because they were elders," said one elder abuse prosecutor.

By Megan Terrill
First published at 11:34 PM PDT on Sep 11, 2018 | Updated at 6:04 AM PDT on Sep 11, 2018



Former credit union manager imprisoned for embezzling over \$200,000 from elderly clients

Summarize

Thursday, February 8, 2024

For Immediate Release

U.S. Attorney's Office, Southern District of Texas

HOUSTON – A 58-year-old Prairie View woman has been sentenced for embezzlement by a federal credit union employee, announced U.S. Attorney Nicholas J. Garjoi.

Gloria Hill pleaded guilty April 23, 2024.

Former Washington bank manager sentenced for embezzling \$1.2M from elderly customers

By KOMO News Staff | Tue, February 20th 2024 at 5:39 PM



Cryptocurrency 'pig butchering' scam wrecks Kansas bank, sends ex-CEO to prison for 24 years

Summarize

De Morgan



U.S. Attorney's Office, Southern District of Texas
Derrick M. O'Connell

The former CEO of a small Kansas bank was sentenced to more than 24 years in prison for leading the bank of 800 victims — mostly the elderly — to a cryptocurrency scam controlled by scammers who had duped him in a "pig butchering" scheme that appeared to be legit, federal prosecutors said.

The massive embezzlement by then-CEO Shan Haines in a series of wire transfers over just eight weeks last year led to the collapse and FDIC takeover of Hartland Tri-State Bank in Dixon, one of only five U.S. banks that failed in 2024.

Over 65% of all the cases that I prosecuted involved financial exploitation

The fight against senior scams

‘Senior financial abuse’ is now officially a U.S. public health concern.’

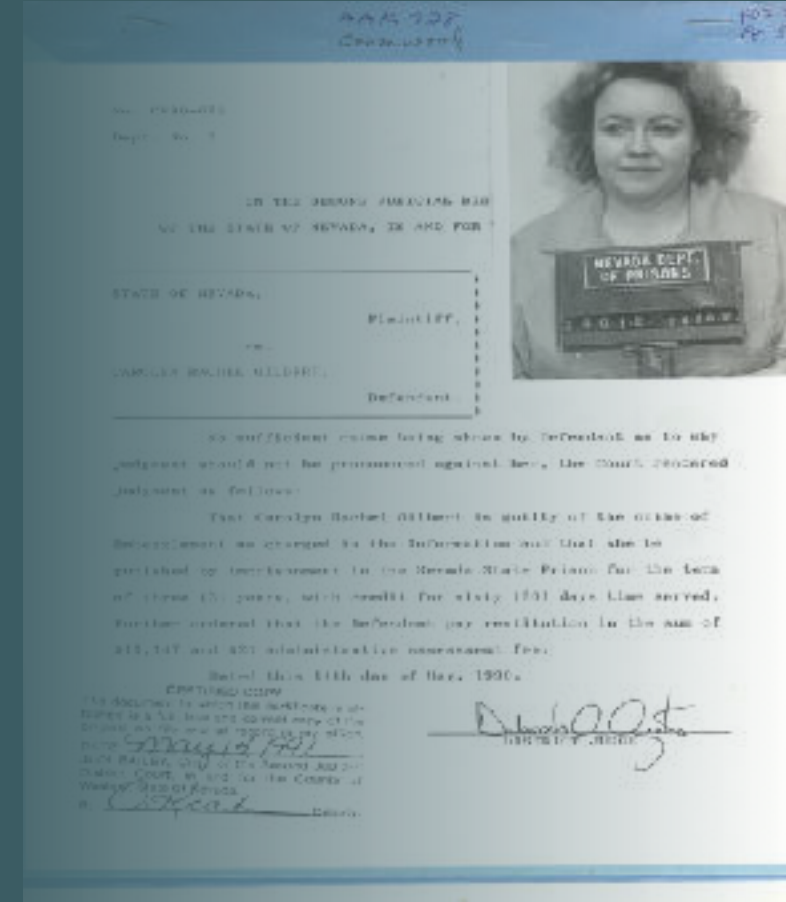
The U.S. Centers for Disease Control and Prevention might be best known for its efforts to combat obesity, or Zika, or the H1N1 flu virus. But last year, it drew new attention to a hazard that doesn't sound like a disease at all.

Tips for reducing your risk of fraud

Tip #1

- **Choose a caregiver with caution**
 - **Caregiver caution**
 - Ask the agency to show you background checks
 - Never rely solely on references given to you by the caregiver
 - Consider hiring your own investigator to find out as much as you can
 - **Why are so many of our defendants caregivers?**
 - Access to valuables, which are easily converted into cash
 - Assumption that victim won't discover or won't "press charges"
 - Justification for the taking

Never hire through a newspaper ad!



Tip #2

- Keep an inventory of all jewelry
- Keep valuables locked
- Photos or video of valuable or sentimental pieces



Tip #3

- Every home should have a shredder
- Every piece of mail with your identifying information should be shredded
- Criss-cross is best
- Watch out for dumpster divers!
 - People are trying to learn about you from what you discard!



Tip #4

- **Protect your incoming and outgoing mail**
- **Never allow incoming mail to sit in unsecured mailbox with public access**
- **Mailbox security**
 - **Consider renting a Post Office box**
 - **If possible, collect your new check books directly from your bank**



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Informed Delivery by USPS

See Photos of Your Mail Before It Arrives, Free

Start your mornings with a preview of your day's USPS® mail and packages with Informed Delivery® notifications.

- Get Daily Digest emails that preview your mail and packages scheduled to arrive soon.
- See images of your incoming letter-sized mail (zip code, address side only).¹
- Track and manage your packages in one convenient place.

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RSVP

Sign Up for Informed Delivery

- 1 Create Your Account**
Use your personal or business USPS.com account or sign up for one today.
- 2 Verify Your Identity**
Protect your privacy and personal information by verifying your identity and address.
- 3 Watch for Updates**

PHOTO: GETTY IMAGES/ANDREW HARRIS

PHOTO: GETTY IMAGES/ANDREW HARRIS

AARP

Please, don't ignore this letter.

MR. PAUL GREENWOOD
Mr. Paul Greenwood

PETITIONS ENCLOSED
RESPOND IN THE NEXT 14 DAYS

Tip #5

- **Obtain a credit search at least 2-3 times a year**
- **Experian, Equifax & TransUnion**
- **Credit reports**
 - **Talk to your financial institution about credit searches**
 - **Everyone is entitled to one free credit report a year**
[AnnualCreditReport.com]
- **Consider freezing your credit**

How to freeze your credit

- Contact each credit bureau

You must individually request a freeze from each of the three credit bureaus:

- **Equifax:** [equifax.com](https://www.equifax.com) or 1-800-349-9960
- **Experian:** [experian.com](https://www.experian.com) or 1-888-397-3742
- **TransUnion:** [transunion.com](https://www.transunion.com) or 1-888-909-8872

Tip #6

- Every home should have caller ID
- Determine if the call is Private or Unknown
- Don't be afraid to hang up - or at least to message

And remember that crooks can "mimic" real phone numbers such as your local police department



619-531-2000



Tip #8

**-The IRS will
NEVER call you.**

Tip #9

- Your grandson will **NEVER** call you from jail



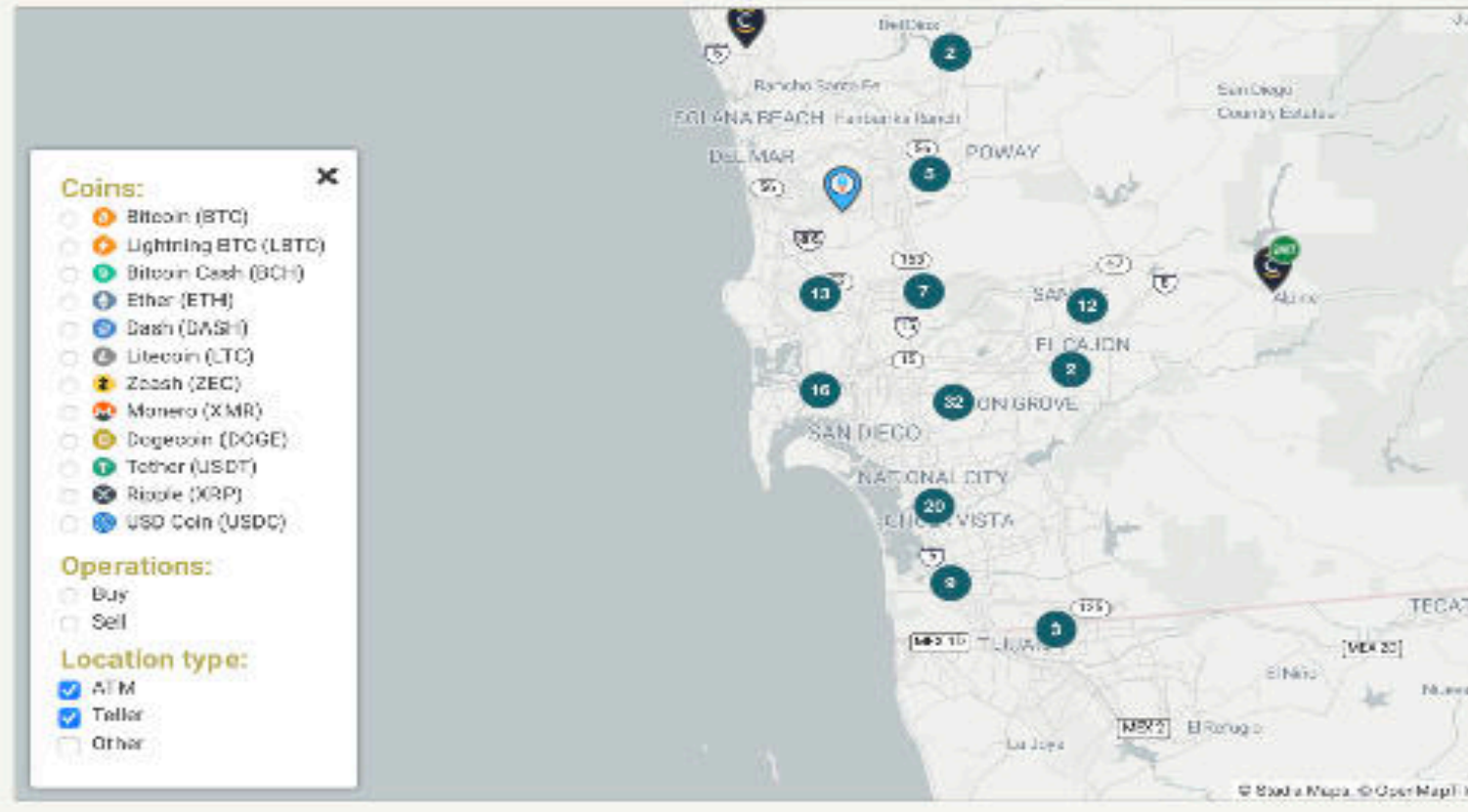
And now...



Do you know where they are in your area?

Bitcoin ATMs in San Diego, United States. 🇺🇸

Total number of Bitcoin ATMs / Tellers in and around San Diego: 171



How CNN tied multiple fraud reports to one single crypto ATM machine

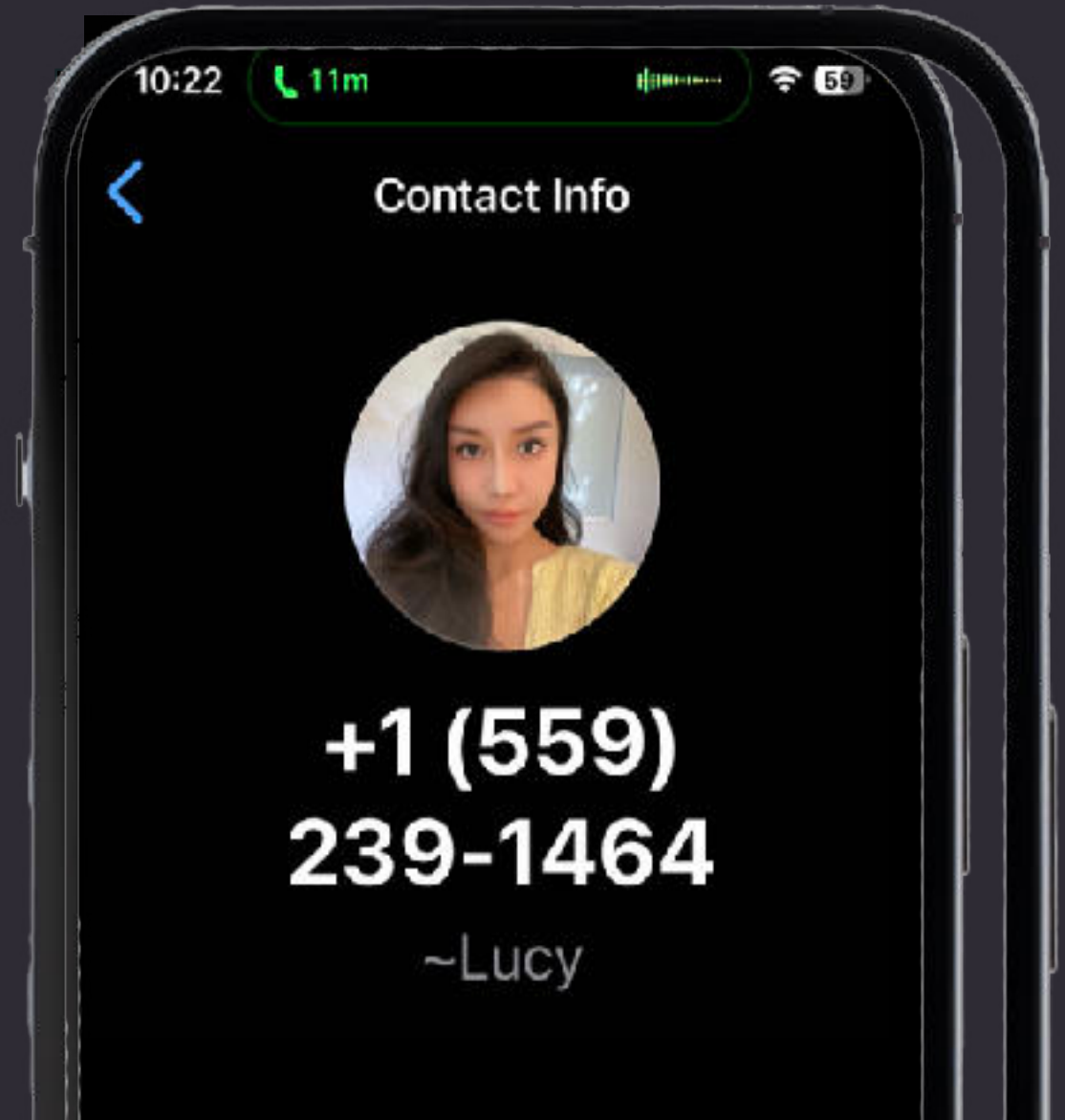
OCT 19, 2025

Crypto crime scene

How the companies behind crypto ATMs profit as Americans lose millions to scams

Now we have the AI threat.

- They can start with a simple, “Hi” on a text.





+1 (236) 988-9837

Text Message • SMS
Today 11:13 AM

Hey Paul, hasn't it been ages?
What's been keeping you busy?

If you did not expect this message from an
unknown sender, it may be spam.

Delete

Mark as Known

Tip #10

- Don't look for love in all the wrong places.

- Two major types of this scam:

- **The face-to-face con artist**

- Parking lots
- Places of faith
- Door to door
- Casinos
- Grocery stores

- **The online con artist**



Meet Kate

Retirees Are Losing Their Life Savings to Romance Scams. Here's What to Know.

Kate Kleinert of Lancaster County, Pa., was the victim of a romance scam in 2020 that she said left her destitute. Federal officials say older Americans are increasingly being targeted in such schemes. Amanda Mustard for The New York Times

Con artists are using dating sites to prey on lonely people, particularly older ones, in a pattern that accelerated during the isolation of the pandemic, federal data show.



- Pictures of this handsome man arrived almost daily.
- He said the most romantic things.



Some victims can become “mules” and potentially face prosecution.

Money Mule Scams

If someone sends you money and asks you to send it to someone else, STOP. You could be what some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.

Scammers:

-  Send you a check
-   Tell you to send some of the money to someone else

 When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.

Meet Glenda Seim



**81-year-old
Glenda Seim from
Missouri sentenced
to 5 years federal
probation.**

Additionally scammers
want us to buy....



Courier pick ups in San
Diego County will
increase...

Tip #11

- Don't assume the friendly handyman is licensed.
- Always check with BBB & Contractors State License Board [CSLB].
 - **Hiring a Contractor:**
 - Get at least three estimates
 - Do NOT pay more than 10% or \$1,000 [whichever is less] up front
 - Insist on a written contract

Tip #12

- If someone calls you and says there's something wrong with your computer, just hang up.

- Hijacking your computer



Tip #13

- **Always have a second line of defense at your front door**

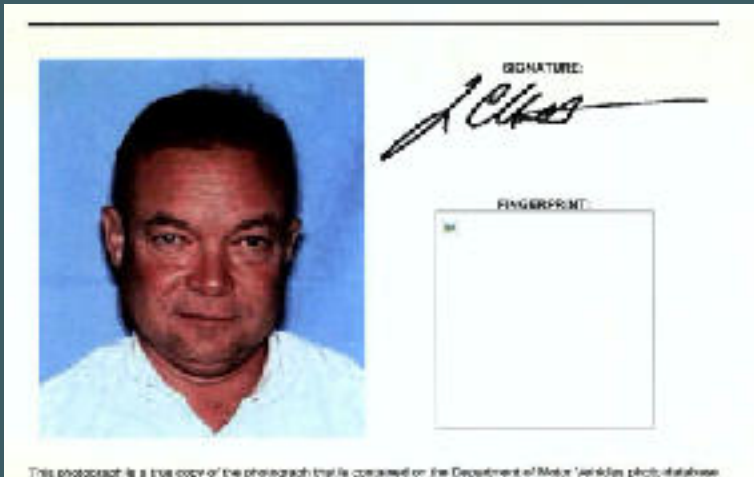
- **Watch out for “officials” who want to gain entry**

Tip #14

**-Don't leave your purse
in your shopping cart.**

Tip #15

- If someone offers to update your living trust or promises you a better return on your investments, beware!



This photograph is a true copy of the photograph that is contained on the Department of Motor Vehicles photo database.

Jeffrey Milton, VP, CSA Over 25 years of Service

CAPITAL TRUST

Estate, Charitable, Financial
& Medi-CAL Planning

555 Saturn Blvd.
Suite # B188
San Diego, CA 92154
Toll Free: (888) 331-3327
Fax (419) 818-4146 Cell (562) 810-4000
website: capitaltrustservices.net

A collage of three financial planning advertisements. The top left ad is for 'Capital Trust' and includes contact information. The top right ad is for 'A Non-Resident Medi-Cal Eligibility' and includes a photo of a couple on a bench. The bottom ad is for 'Estate Planning' and includes a photo of a couple on a bench.

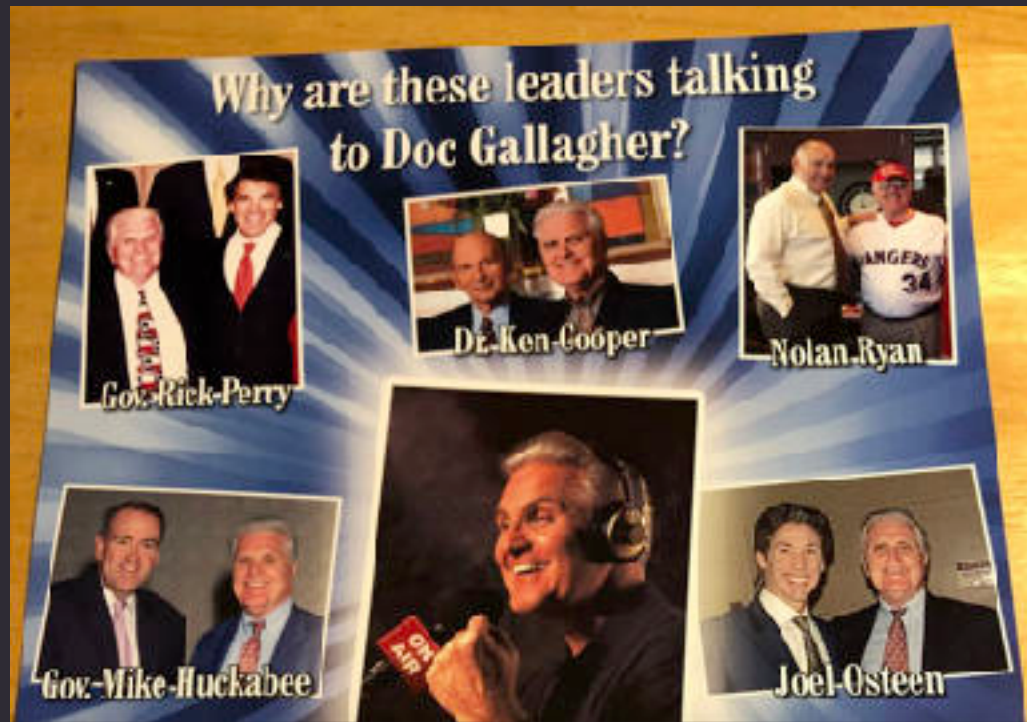
Other Investment Frauds

Meet
“Doc Gallagher”

His mission statement...

“Our mission is to be a vehicle of God’s peace and comfort to as many people as possible, helping first with their financial peace of mind, then also with their spiritual, emotional and family well being.”

His marketing...



His radio shows...

Doc bought advertising on four local AM radio stations. He paid the stations for his radio time to promote his schemes. He recorded his shows and replayed them on his website.

But in 2021...

‘Money Doctor’ Sentenced To 3 Life Terms for Ripping Off North Texans In Ponzi Scheme

FORT WORTH (CBSDFW.COM) – William Neil “Doc” Gallagher, the self-styled “Money Doctor,” was sentenced to three life sentences in prison – plus another 30 years behind bars – in Fort Worth Monday, Nov. 1.

The sentences were a result of his guilty plea on August 31, 2021, to charges stemming from a Ponzi scheme he ran in Hurst that bilked senior citizens out of millions of dollars.

Tip #16

- Never give to a “charity” that calls or solicits you.**
- Bogus charities & questionable tactics by legitimate charities.**

Tip #17

- If you are considering recommending that someone have a guardian/conservator you may want to...
 - Read this article
 - Watch this documentary

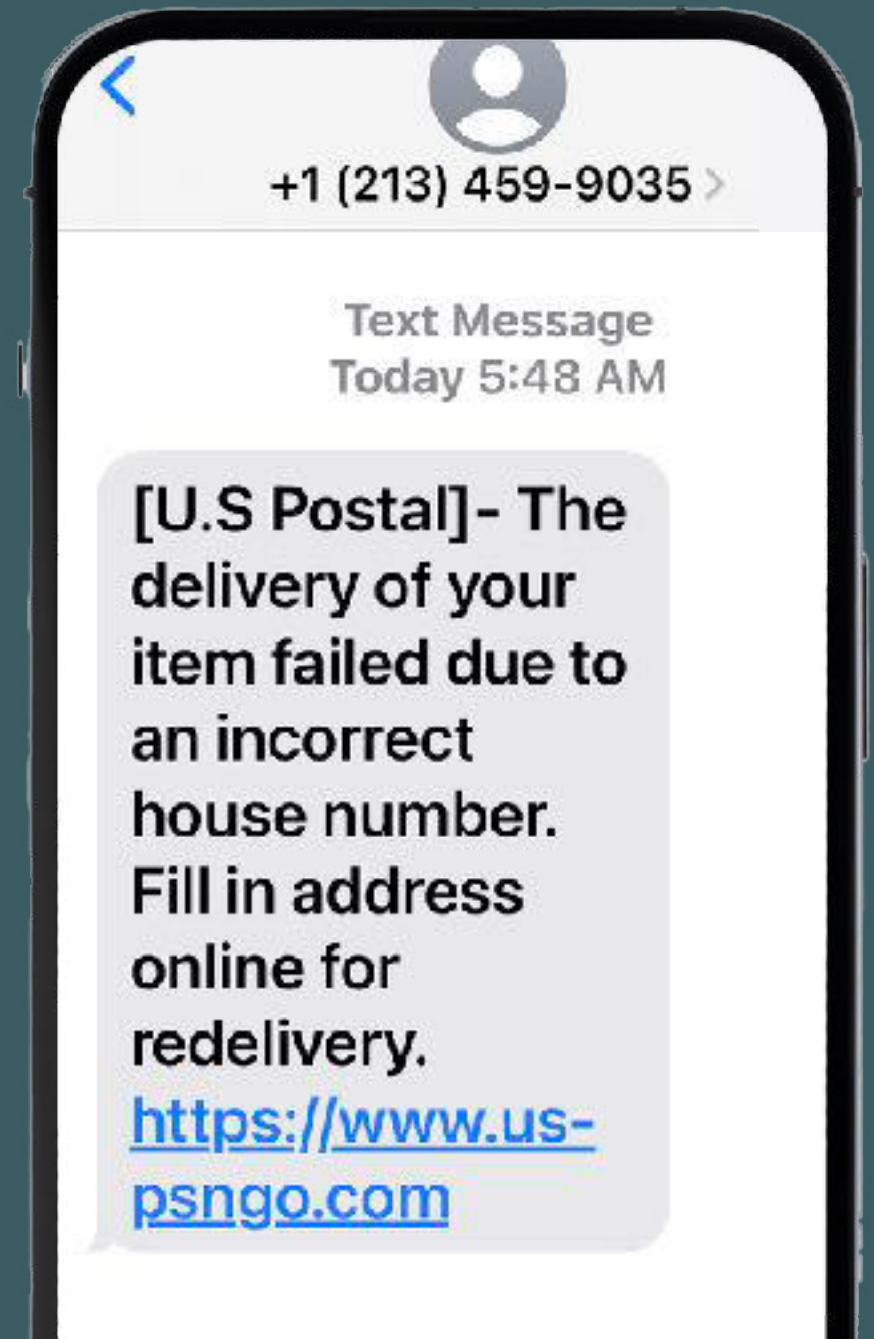


Tip #18

- If you receive an e-mail indicating that your “subscription” has been auto-renewed, it’s a scam. Delete!

Tip #19

- If you receive a text that a delivery was unsuccessful, it's a scam.



Tip #20

- If you receive a call asking for medical information, it's a scam.

Health Plan (99999): **999-99999-99**
Member ID: 999999999-00 Group Number: XXXXX

Member:
MEMBER SAMPLE [UHC Dental Benefits]

PCP Name: SAMPLE, M.D., PROVIDER
PCP Phone: (999) 999-9999

Copay: PCP \$XX ER \$XX
Spec \$XX

H9999-999-999

Payer ID: XXXXX

MedicareRx <small>Prescription Drug Coverage</small>	
RxBIN:	610097
RxPCN:	9999
RxGrp:	COS

AARP Medicare Advantage (PPO)
Medicare limiting charges apply.

**If you think someone you know
may be a victim of elder fraud...**

800-339-4611

*If the situation is urgent, call the police
or sheriff.*

Other resources:

www.aarp.org/fraudwatchnetwork



877-908-3360

Our trained fraud specialists provide support and guidance on what to do next and how to avoid scams in the future. The AARP fraud helpline, 877-908-3360, is free and available to anyone. We also offer online support sessions for further emotional support.



My final messages



S Stop, take a breath,
don't rush.

C Check, look closely.

A Ask someone you trust.

M Mention and report it.

Please feel free to contact me:

**PAUL
GREENWOOD**

(442) 257-2984

www.greenwoodlawcorp.com